AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (currently amended) A computer implemented method of processing product purchase information in an electronic funds transaction point of sale (EFTPOS) terminal arrangement, the method comprising:

associating by a server, a respective externally-visible address with a respective EFTPOS address of each of a plurality of EFTPOS terminals;

receiving by the server from a first data processing system (DPS) a first data set that includes an externally-visible address and advertising information;

determining an EFTPOS address from the externally-visible address in the first data set in response to receiving the first data set from the first DPS by the server;

transmitting the first data set from the server to the EFTPOS terminal using the EFTPOS address;

displaying the advertising information on the EFTPOS terminal arrangement;

accessing a first application at the first DPS by a first one of the plurality of EFTPOS terminals via a non-payment application executing on the server;

selecting a product via the non-payment application **[[**and**]]** offered by the first application on the first DPS;

determining an externally-visible address of the first EFTPOS terminal from the associated EFTPOS address of the first EFTPOS terminal in response to selection of the product;

transmitting a set of customer-specific financial account data and the externally-visible address of the first EFTPOS terminal from a payment application executing on the server to a second application executing on a financial institution DPS for processing payment for the product;

receiving at the server a transaction confirmation status and externally-visible address of the first EFTPOS terminal from the second application on the financial institution DPS;

determining an EFTPOS address from the externally-visible address received with the transaction confirmation status; and

transmitting the transaction confirmation status from the server to the first EFTPOS terminal using the EFTPOS address.

2. (canceled)

3. (previously presented) The method according to claim 1, further comprising the step of establishing a wireless communications link via a mobile communications device with the server before the step of accessing the first DPS, wherein the product is selected from the first DPS via the mobile communications device.

4. (previously presented) The method according to claim 1, further comprising the steps of:

receiving at the server from the first application on the first DPS a selection confirmation code and accompanying externally-visible address generated by the first application on the first DPS for the selected product;

determining an EFTPOS address from the externally-visible address received with the selection confirmation code;

transmitting the selection confirmation code from the server to the first EFTPOS terminal using the EFTPOS address; and

transferring a data set from the non-payment application to a payment application executing on the server, the data set identifying the product.

5. (previously presented) The method of claim 1, further comprising the steps of:

generating at the server a data set identifying a payment amount for the product in response to the product selected; and

transmitting the data set from the server to a second DPS in response to receiving the transaction confirmation, wherein the data set is stored in the second DPS associated with a customer identification code.

6. (original) The method according to claim 1, further comprising the step of determining a payment amount for the product after the selecting step.

7-22. (canceled)

23. (previously presented) A system for processing product purchase information in an electronic funds transaction point of sale (EFTPOS) arrangement, comprising:

means for storing associations of respective externally-visible addresses with EFTPOS addresses of a plurality of EFTPOS terminals;

a server coupled to the storage means and adapted to receive from a first vendor data processing system (DPS) a first data set that includes an externally-visible address and advertising information, determine an EFTPOS address from the externally-visible address in the first data set in response to receiving the first data set from the first vendor DPS, and transmit the first data set from the server to the EFTPOS terminal using the EFTPOS address;

a plurality of EFTPOS terminals coupled to the server, each EFTPOS terminal configured to display advertising information received from the server, provide access to a first application at the first vendor DPS via a non-payment application executing on the server, and responsive to user input select a product offered by a first application executing on the first vendor DPS via a non-payment application executing on the server;

wherein the server is adapted to determine an externally-visible address of a first EFTPOS terminal from the associated EFTPOS address of the first EFTPOS terminal in response to selection of a product at the first EFTPOS terminal, and transmit a set of customer-specific financial account data and the externally-visible address of the first EFTPOS terminal from a payment application executing on the server to a second application executing on a financial institution DPS for processing payment for the product; and

wherein the server is further adapted to receive a transaction confirmation status and externally-visible address of the first EFTPOS terminal from the second application on the financial institution DPS, determine an EFTPOS address from the externally-

visible address received with the transaction confirmation status, and transmit the transaction confirmation status from the server to the first EFTPOS terminal using the EFTPOS address.

24. (currently amended) A method for processing product purchase information in an electronic funds transaction point of sale (EFTPOS) terminal arrangement, comprising:

establishing a first connection between a server and a first DPS via the internet, and establishing a second connection between the server and a second DPS via a telephone network;

accessing a first application at the first DPS by a first one of the plurality of EFTPOS terminals via a non-payment application executing on the server;

transmitting product information from the first DPS to the non-payment application on the server via the internet in response to a first selection of a product at a first of a plurality of EFTPOS terminals;

transmitting the product information from the non-payment application on the server to the first EFTPOS terminal;

displaying the product information on the first EFTPOS terminal;

transmitting from the a payment application executing on the server to a second application executing on the second DPS purchase data including account information and indicating an amount of money in response to the first EFTPOS terminal;

processing payment for the product by the second application at the second DPS using the purchase data;

transmitting a purchase confirmation from the second application on the second DPS to the payment application on the server and from the payment application on the server to the first EFTPOS terminal; and

transmitting from the server to the first DPS via the internet, data that indicate purchase of the product in response to receipt of the purchase confirmation.

25. (previously presented) The method of claim 24, further comprising:

associating by the server, a respective externally-visible address with a respective EFTPOS address of each of the plurality of EFTPOS terminals; and

translating between the EFTPOS address of an EFTPOS terminal and the associated externally-visible address in transmitting data between the EFTPOS terminal and the first and second DPSs.

26. (previously presented) The method of claim 25, further comprising:

transmitting, in response to user selection of a key on the first EFTPOS terminal, a request for merchant information from the EFTPOS terminal to the server, wherein the key is dedicated to initiating the transmitting of the request for merchant information from a particular merchant;

transmitting the request for merchant information from the server to a merchant DPS via the internet;

transmitting the merchant information from the merchant DPS to the server via the internet;

transmitting the merchant information from the server to the first EFTPOS terminal; and

displaying the merchant information on the EFTPOS terminal.

27. (previously presented) The method of claim 24, further comprising:

transmitting, in response to user selection of a key on the first EFTPOS terminal, a request for merchant information from the EFTPOS terminal to the server, wherein the key is dedicated to initiating the transmitting of the request for merchant information from a particular merchant;

transmitting the request for merchant information from the server to a merchant DPS via the internet;

transmitting the merchant information from the merchant DPS to the server via the internet;

transmitting the merchant information from the server to the first EFTPOS terminal; and

displaying the merchant information on the EFTPOS terminal.

28. (previously presented) The method of claim 24, further comprising:

detecting user selection of a first key of a plurality of merchant keys on the first EFTPOS terminal, wherein each of the other merchant keys is dedicated to initiating a request for merchant information from a respective one of a plurality of merchants

transmitting, in response to user selection of the first key on the first EFTPOS terminal, a request for merchant information of a first merchant from the EFTPOS terminal to the server;

transmitting via the internet the request for merchant information from the server to a merchant DPS that is configured for the first merchant;

transmitting the merchant information of the first merchant from the merchant DPS to the server via the internet;

transmitting the merchant information from the server to the first EFTPOS terminal; and

displaying the merchant information on the EFTPOS terminal.

29. (currently amended) A method for processing product purchase information in an electronic funds transaction point of sale (EFTPOS) terminal arrangement, comprising:

establishing a first connection between a server and a merchant DPS via the internet, and establishing a second connection between the server and a second DPS via a telephone network;

detecting user selection of a first key of a plurality of merchant keys on the first EFTPOS terminal, wherein each of the other merchant keys is dedicated to initiating a request for merchant information from a respective one of a plurality of merchants

transmitting, in response to user selection of the first key on the first EFTPOS terminal, a request for merchant information of a first merchant from the EFTPOS terminal to a non-payment application executing on the server;

transmitting via the internet the request for merchant information from the non-payment application on the server to a merchant DPS that is configured to execute a first application for the first merchant;

transmitting the merchant information of the first merchant from the first application on the merchant DPS to the non-payment application on the server via the internet;

transmitting the merchant information from the non-payment application on the server to the first EFTPOS terminal;

displaying the merchant information on the EFTPOS terminal;

transmitting product information from the merchant DPS to the non-payment application on the server via the internet in response to a first selection of a product at the first EFTPOS terminal;

transmitting the product information from the non-payment application on the server to the first EFTPOS terminal;

displaying the product information on the first EFTPOS terminal;

transmitting, in response to selection of a product of the first merchant, payment information for the product from the EFTPOS terminal to a payment application executing on the server and from the payment application on the server to a second application executing on the second DPS via the telephone network; and

processing the payment for the product at the second DPS.